

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Michael G. Bradley et al.	)	Group Art Unit: 3692
	)	
Application No.: 10/700,045	)	Examiner: Robinson, Kito R.
	)	
Filed: November 4, 2003	)	
	)	
For: SYSTEMS AND METHODS FOR	)	Confirmation No.: 3125
DETERMINING THE LIKELIHOOD	)	
THAT A LOAN CLOSES	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT AFTER ALLOWANCE**

Pursuant to 37 C.F.R. § 1.312 and subject to the recommendation of the Examiner and the approval of the Director, and without withdrawing the case from issue, kindly amend the subject application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment section.